

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 14-26960-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elizabeth DeFord  
802 Green Ave  
Mt. Ephraim, NJ 08059

Social Security No.:  
xxx-xx-7835

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 10/20/16.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

Dated: October 20, 2016

JJW: bc

James J. Waldron  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Elizabeth DeFord  
 Debtor

Case No. 14-26960-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 148

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Oct 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2016.

db  
 515195093 +Elizabeth DeFord, 802 Green Ave, Mt. Ephraim, NJ 08059-1015  
 +Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315  
 514994425 +Law Firm Of Allan C. Smith, PC, 1276 Veterans Highway, Ste E-1, Bristol, PA 19007-2597  
 514994427 +Mercantile Adjustment Bureau, LLC, PO Box 9055, Williamsville, NY 14231-9055  
 514994429 +Monarch Recovery Management, Inc., PO Box 16119, Philadelphia, PA 19114-0119  
 514994432 +United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 20 2016 22:57:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 20 2016 22:57:36 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 515007422 EDI: AIS.COM Oct 20 2016 22:33:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 514994419 EDI: BANKAMER.COM Oct 20 2016 22:33:00 Bk Of Amer, ATTENTION: RECOVERY DEPARTMENT, 4161 Peidmont Pkwy., Greensboro, NC 27410  
 514994418 +EDI: BANKAMER.COM Oct 20 2016 22:33:00 Bk Of Amer, ATTN: CORRESPONDENCE UNIT/CA6-919-02-4, Po Box 5170, Simi Valley, CA 93062-5170  
 515044561 +EDI: STFC.COM Oct 20 2016 22:33:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor, Denver, CO 80237-3485  
 514994422 EDI: CITICORP.COM Oct 20 2016 22:33:00 Citi, ATTN: CENTRALIZED BANKRUPTCY, Po Box 20363, Kansas City, MO 64195  
 514994420 +EDI: STFC.COM Oct 20 2016 22:33:00 Cach Llc, ATTENTION: BANKRUPTCY, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485  
 514994421 +E-mail/Text: clientrep@capitalcollects.com Oct 20 2016 22:58:39 Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150  
 515192500 EDI: ECAST.COM Oct 20 2016 22:33:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK (SOUTH DAKOTA), N.A., POB 29262, NEW YORK, NY 10087-9262  
 514994423 +E-mail/Text: bknotice@erccollections.com Oct 20 2016 22:57:45 Enhanced Recovery Co L, ATTENTION: CLIENT SERVICES, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 514994424 EDI: HFC.COM Oct 20 2016 22:33:00 HSBC Bankruptcy, PO Box 5213, Carol Stream, IL 60197-5213  
 514994426 E-mail/Text: camanagement@mtb.com Oct 20 2016 22:57:22 M And T Bank, ATTN: BANKRUPTCY, 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221  
 515168846 E-mail/Text: camanagement@mtb.com Oct 20 2016 22:57:22 M&T BANK, PO BOX 1288, Buffalo, NY 14240  
 514994428 +EDI: MID8.COM Oct 20 2016 22:33:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
 515213913 EDI: PRA.COM Oct 20 2016 22:33:00 Portfolio Recovery Associates, LLC, c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541  
 514994431 EDI: NEXTEL.COM Oct 20 2016 22:33:00 Sprint, PO Box 219554, Kansas City, MO 64121-9554  
 515044266 EDI: NEXTEL.COM Oct 20 2016 22:33:00 Sprint Corp, Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949  
 514994430 +EDI: SEARS.COM Oct 20 2016 22:33:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
 TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 22, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 148

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Oct 20, 2016

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2016 at the address(es) listed below:

Brad J. Spiller on behalf of Debtor Elizabeth DeFord bankruptcy@brennerlawoffice.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Joel A. Ackerman on behalf of Creditor Bank of America, N.A. jackerman@zuckergoldberg.com  
Joel A. Ackerman on behalf of Creditor BANK OF AMERICA, N.A. jackerman@zuckergoldberg.com  
Joshua I. Goldman on behalf of Creditor Lakeview Loan Servicing, LLC jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
William M. E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com  
TOTAL: 9